

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: **Carlos E. Rodriguez**Case No.: **17-32168**Judge: **John K. Sherwood**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS
☐ Original
☒ Motions Included

☐ Modified/Notice Required
☒ Modified/No Notice Required
Date: **February 19, 2018**

THE DEBTOR HAS FILED FOR RELIEF UNDER
 CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **RC** Initial Debtor: **CER** Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay **\$1,384.00** through February 28, 2018, and then pay **\$419.06** monthly to the Chapter 13 Trustee, starting on **March 1, 2018** for approximately **56** months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Roger Chavez, Attorney at Law	Administrative Claim	\$3,000.00
Marie-Ann Greenberg, Chapter 13 Standing Trustee	Trustee Commissions	\$2,485.11

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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Toyota Motor Credit Corporation	2017 Toyota Camry 24,000 miles Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of October 25, 2017).	\$29,298.00	\$17,000.00	None	\$17,000.00	5.25%	\$19,366.00
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Toyota Motor Credit Corporation	2017 Toyota Camry 24,000 miles Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of October 25, 2017).	\$29,298.00	\$17,000.00	\$17,000.00	\$12,298.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Lease Arrearages
- 5) Secured Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **November 27, 2017**

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The amended plan incorporates the resolution of Toyota Motor Credit Corporation's (TMCC) objection to the Debtor's original plan.	Debtor has increased the cramdown amount owed to TMCC from \$16,383.00 to \$17,000.00 at 5.25% <i>Till</i> interest for the life of the plan. Along with additional attorneys' fees of \$3,000.00, accrued in the course of Debtor's counsel litigating the "910 claim" objection, the Debtor's monthly trustee payment will increase from \$346.00 to \$419.06 per month, for the remaining 56 months of the plan commencing on March 1, 2018.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>February 19, 2018</u>	<u>/s/ Roger Chavez</u> Roger Chavez Attorney for the Debtor
Date:	<u>February 19, 2018</u>	<u>/s/ Carlos E. Rodriguez</u> Carlos E. Rodriguez Debtor
Date:	<u></u>	<u></u> Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>February 19, 2018</u>	<u>/s/ Roger Chavez</u> Roger Chavez Attorney for the Debtor
I certify under penalty of perjury that the above is true.		
Date:	<u>February 19, 2018</u>	<u>/s/ Carlos E. Rodriguez</u> Carlos E. Rodriguez Debtor
Date:	<u></u>	<u></u> Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carlos E Rodriguez
 Debtor

Case No. 17-32168-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db
 517155018 +Carlos E Rodriguez, 235 Harrison Avenue, 1st Floor, Garfield, NJ 07026-1209
 +Angela Echavarria, C/ODivision of Child Support Enforcement, P.O. Box 14,
 Albany, NY 12201-0014
 517155016 Angela Echavarria, C/O NYS Child Support Processing Center, P.O. Box 15368,
 Albany, NY 12212-5368
 517155017 +Angela Echavarria, C/ODivision of Child Support Enforcement, 40 North Pearl Street, RM 13C,
 Albany, NY 12243-0001
 517155021 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, 4161 Piedmont Parkway, NC4-105-03-14,
 Greensboro, NC 27410)
 517155022 +Bank Of America, 100 North Tryon Street, Charlotte, NC 28202-4031
 517155025 Barclays Bank Delaware, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
 517155023 +Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
 517155024 Barclays Bank Delaware, Card Services, Payment Disputes, P.O. Box 8803,
 Wilmington, DE 19899-8803
 517155027 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank USA NA, 15000 Capital One Drive,
 Richmond, VA 23238-1119)
 517256152 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517155028 Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285
 517155026 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
 517155029 +Carmen Rodriguez, 19 Kathys Court, Paterson, NJ 07501-3068
 517155030 Chase Bank, C/O Bank One, PO Box 15298, Wilmington, DE 19850-5298
 517155032 +Chase Bank, C/O Bank One, PO Box 15548, Wilmington, DE 19886-5548
 517155031 +Chase Bank, C/O Bank One, 800 Brooksedge Boulevard, Westerville, OH 43081-2822
 517155035 Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
 517155033 Citi Cards, P.O. Box 6241, Sioux Falls, SD 57117-6241
 517155034 +Citi Cards, P.O. Box 6062, Sioux Falls, SD 57117-6062
 517155037 Comenity Capital Bank, C/O Toyota Rewards, PO Box 183043, Columbus, OH 43218-3043
 517155038 Comenity Capital Bank, C/O Toyota Rewards, PO Box 183003, Columbus, OH 43218-3003
 517155036 +Comenity Capital Bank, C/O Toyota Rewards, PO Box 182120, Columbus, OH 43218-2120
 517268742 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517155039 +GC Services LP, GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
 517155040 +GC Services LP, GC Services Limited Partnership, P.O. Box 2667, Houston, TX 77252-2667
 517155041 +GC Services LP, GC Services Limited Partnership, P.O. Box 3855, Houston, TX 77253-3855
 517155044 +IC System, Inc., IC Systems Collections, 444 Highway 96 East, St. Paul, MN 55127-2557
 517155042 IC System, Inc., IC Systems Collections, PO Box 64378, St. Paul, MN 55164-0378
 517155043 IC System, Inc., IC Systems Collections, PO Box 64437, St. Paul, MN 55164-0437
 517155046 +Imaging Subspecialists Of North Jersey, 1135 Broad Street, 3rd Floor, Suite 4,
 Clifton, NJ 07013-3346
 517155045 +Imaging Subspecialists Of North Jersey, 1 Bay Avenue, Montclair, NJ 07042-4837
 517155047 +Imaging Subspecialists Of North Jersey, 703 Main Street-Ground Floor,
 Paterson, NJ 07503-2621
 517155050 +LCA Collections, C/O Laboratory Corporation of America, 1250 Chapel Hill Road,
 Burlington, NC 27215-7141
 517155051 LCA Collections, C/O Laboratory Corporation of America, P.O. Box 2240,
 Burlington, NC 27216-2240
 517155049 Law Offices Of Hayt, Hayt & Landau, LLC, P.O. Box 500, Eatontown, NJ 07724-0500
 517155048 +Law Offices Of Hayt, Hayt & Landau, LLC, 2 Industrial Way West, Eatontown, NJ 07724-2279
 517155054 +Macys, 9111 Duke Drive, Mason, OH 45040-8999
 517155053 +Macys, PO Box 8053, Mason, OH 45040-8053
 517155052 +Macys, PO Box 8218, Mason, OH 45040-8218
 517155055 Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Suite 220, P.O. Box 9036,
 Syosset, NY 11791-9036
 517155057 +Omni Eye Services, 475 Prospect Avenue, West Orange, NJ 07052-4197
 517155058 +Omni Eye Services, 2200 Route 10 West, Parsippany, NJ 07054-5305
 517155056 Omni Eye Services, 485 Route 1 South, Building A, Iselin, NJ 08830
 517155059 +Sall Myers Medical Associates, P.A., 100 Hamilton Plaza, 3rd Floor, Paterson, NJ 07505-2109
 517155060 +Sall Myers Medical Associates, P.A., P.O. Box 2947, Paterson, NJ 07509-2947
 517155063 Selip & Stylianou, LLP, 10 Forrest Avenue, Suite 300, P.O. Box 914,
 Paramus, NJ 07653-0914
 517155064 +Selip & Stylianou, LLP, 199 Crossways Park Drive, P.O. Box 363, Woodbury, NY 11797-0363
 517155076 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corporation, 4 Gatehall Drive Suite 350,
 Parsippany, NJ 07054)
 517155073 +Toyota Motor Credit Corporation, P.O. Box 9786, Cedar Rapids, IA 52409-0004
 517200577 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 64

Date Rcvd: Feb 21, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2018 23:34:31	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 21 2018 23:34:28	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517252475	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 21 2018 23:45:22	Portfolio Recovery Associates, LLC, c/o Jetblue Rewards Card, POB 41067, Norfolk VA 23541
517155061	+E-mail/Text: bankruptcy@savit.com Feb 21 2018 23:35:22	Savit Collection Agency, 46 West Ferris Street, East Brunswick, NJ 08816-2159
517155062	E-mail/Text: bankruptcy@savit.com Feb 21 2018 23:35:22	Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250
517155071	+E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:39:39	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
517155070	+E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:38:56	Synchrony Bank, C/O JC Penney, Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
517156192	+E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:39:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517155065	E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:39:40	Synchrony Bank, C/O Amazon, P.O. Box 965015, Orlando, FL 32896-5015
517155066	+E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:38:56	Synchrony Bank, C/O Amazon, PO Box 965036, Orlando, FL 32896-5036
517155068	+E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:39:17	Synchrony Bank, C/O JC Penney, PO Box 965007, Orlando, FL 32896-5007
517155069	+E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:38:56	Synchrony Bank, C/O JC Penney, PO Box 965009, Orlando, FL 32896-5009
517155067	E-mail/PDF: gecsedirecoverycorp.com Feb 21 2018 23:39:39	Synchrony Bank, C/O Amazon, ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517155019*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, PO Box 982238, El Paso, TX 79998-2238)
517155020*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998-2235)
517155072*	++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit Corporation, 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634)
517155074*	++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit Corporation, Bankruptcy Department, P.O. Box 8026, Cedar Rapids, IA 52409-8026)
517155075*	++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit Corporation, Toyota Financial Services, P.O. Box 15012, Chandler, AZ 85244-5012)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 64

Date Rcvd: Feb 21, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation

dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation

rsolarz@kmlawgroup.com

Roger Chavez on behalf of Debtor Carlos E Rodriguez rchavez01@aol.com, rchavez@chavezlegal.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5